

REMARKS

Prior to further examination and in consideration of the Office Action mailed May 4, 2004, applicants respectfully request entry of the amendments made in this Submission.

The Office Action mailed May 4, 2004 has been reviewed and the comments of the Patent and Trademark Office have been considered. Claims 1-20, 22-53, 61, 66-70, 140, 142, and 143 were pending in the application. Claims 1, 22, 24, 70, and 140 have been amended, claims 50-53 have been cancelled and no claims have been newly added. Therefore, claims 1-20, 22-49, 61, 66-70, 140, 142, and 143 are pending in the application and are submitted for consideration.

Applicants' representative thanks primary examiner Jagdish Patel for the courtesy of a productive interview on July 28, 2004. In the interview, the instant amendments were discussed with respect to the applied prior art. In the interview, it was agreed that the instant amendments appeared to distinguish over the applied prior art as discussed further herein.

This Amendment changes and deletes claims in this application. A detailed listing of all claims that are, or were, in the application, irrespective of whether the claim(s) remain under examination in the application, are presented, with an appropriate defined status identifier. It should be noted that claims 22 and 24 were amendment to correct typographical errors only and not to narrow the scope of these claims in any way.

Claims 50-53 are rejected under 35 U.S.C. § 112, second paragraph, as being indefinite. In order to expedite prosecution of the case, applicants have cancelled 50-53 to moot this rejection.

In the Office Action, claims 1-20, 22-49, 61, 66-70, 140, 142, and 143 are rejected under 35 U.S.C. § 103(a) as being unpatentable over U.S. patent 6,131,810 to Weiss et al. in view of U.S. patent 5,870,721 to Norris and further in view of U.S. Patent 5,826,243 to Musmanno et al. Applicants respectfully traverse these rejections for at least the following reasons.

Each of the independent claims 1, 70, and 140 recite, *inter alia*, a method, software, and system that allows for an online setting up of an integrated financial management account that includes (1) having an investment component associated with a loan component of (2) **one account**; (3) linking the investment component to the loan component when setting up

the integrated financial management account so that (4) contemporaneous with setting up of the account an investment asset is credited to the investment component based on the linking of the loan component data to the investment component data. This combination of features is not disclosed or suggested by the applied prior art.

Specifically, (1) none of the references (and hence necessarily neither their reasonable combination) discloses or suggests setting up *one account* having an investment component and a loan component that are linked together at the time of online opening of the one account. (2) Furthermore, none of the references (and hence necessarily neither their reasonable combination) discloses or suggests crediting an investment asset to the investment component at the time of setting up of the account based on the claimed linking of the investment component and the loan component of the one account. Since these claimed features are missing from the applied references, the pending independent claims are patentable over the applied prior art.

The dependent claims are also in condition for allowance for at least the same reasons, as discussed above, as the independent claims on which they ultimately depend. In addition, they recite additional patentable features when considered as a whole.

For example, claim 22 recites providing the client with portfolio insurance contemporaneous with setting up of the integrated financial management account that also includes the loan and investment components as part of one account. Accordingly, this recited is also missing from the applied prior art and provides an additional reason for the patentability of this claim.

In view of the foregoing amendments and remarks, applicants submit that the application is now in condition for allowance. If there are any questions regarding the application, or if an examiner's amendment would facilitate the allowance of one or more of the claims, the examiner is courteously invited to contact the undersigned attorney at the local telephone number below.

Should additional fees be necessary in connection with the filing of this paper, or if a petition for extension of time is required for timely acceptance of same, the Commissioner is hereby authorized to charge deposit account No. 19-0741 for any such fees; and applicants hereby petition for any needed extension of time.

Respectfully submitted,

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